



Stratification Report for La Hipotecaria S.A. Panama

Trust X
November 2019

The La Hipotecaria 10th Mortgage Trust pool was stratified on a variety of axes to provide an overview of pool characteristics. Each characteristic includes summary information as well as individual statistics by bucket. The cutoff date is 11/30/2019.

Stratification Report

La Hipotecaria Panama - Trust X
November 2019

For La Hipotecaria Panama
Cutoff Date: 11/30/2019

Original Term

Min: 180 Max: 360 WA (original balance): 357 WA (remaining balance): 357

Original Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
180	6	140,216	0.23%	29,465	0.07%	0.07%	7.62%	180	34
192	1	19,899	0.03%	6,812	0.02%	0.09%	6.90%	192	52
204	1	19,293	0.03%	6,269	0.01%	0.10%	7.00%	204	0
216	1	17,099	0.03%	7,392	0.02%	0.12%	6.50%	216	73
228	1	25,691	0.04%	9,159	0.02%	0.14%	6.50%	228	67
240	9	194,020	0.31%	99,498	0.24%	0.38%	7.33%	240	92
252	1	11,500	0.02%	6,598	0.02%	0.39%	7.75%	252	107
264	1	22,584	0.04%	15,536	0.04%	0.43%	6.75%	264	133
276	1	28,350	0.05%	17,197	0.04%	0.47%	6.36%	276	132
288	6	176,165	0.28%	101,930	0.24%	0.72%	6.58%	288	139
300	68	1,883,109	3.02%	1,091,594	2.61%	3.33%	7.06%	300	138
312	9	257,175	0.41%	163,922	0.39%	3.72%	6.91%	312	160
324	2	73,700	0.12%	48,536	0.12%	3.83%	6.33%	324	179
336	7	161,328	0.26%	103,156	0.25%	4.08%	6.62%	336	196
348	5	129,588	0.21%	91,124	0.22%	4.30%	6.57%	348	193
360	2,093	59,095,083	94.92%	40,046,011	95.70%	100.00%	6.41%	360	214
Total	2,212	62,254,799	100.00%	41,844,198			6.44%	357	210
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,478			11.00%	360	247
Average		28,144		18,917					

Stratification Report

La Hipotecaria Panama - Trust X
November 2019

For La Hipotecaria Panama
Cutoff Date: 11/30/2019

Original Balance

Original Balance	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
10,000 - 15,000	98	1,394,169	2.24%	871,612	2.08%	2.08%	6.41%	355	202
15,000 - 20,000	294	5,274,289	8.47%	3,373,474	8.06%	10.14%	6.65%	353	198
20,000 - 25,000	598	13,624,935	21.89%	8,903,240	21.28%	31.42%	6.48%	357	209
25,000 - 30,000	523	14,319,589	23.00%	9,525,692	22.76%	54.19%	6.17%	357	213
30,000 - 35,000	282	9,062,201	14.56%	6,205,139	14.83%	69.02%	6.67%	357	206
35,000 - 40,000	167	6,203,638	9.96%	4,302,162	10.28%	79.30%	6.49%	357	215
40,000 - 45,000	92	3,923,556	6.30%	2,743,901	6.56%	85.85%	6.49%	359	214
45,000 - 50,000	69	3,277,209	5.26%	2,323,735	5.55%	91.41%	6.31%	359	217
50,000 - 55,000	33	1,743,304	2.80%	1,229,759	2.94%	94.35%	6.60%	358	212
55,000 - 60,000	18	1,042,019	1.67%	744,920	1.78%	96.13%	6.43%	353	213
60,000 - 65,000	32	1,982,017	3.18%	1,339,805	3.20%	99.33%	6.15%	356	216
65,000 - 70,000	4	267,050	0.43%	176,384	0.42%	99.75%	6.64%	344	186
70,000 - 75,000	2	141,023	0.23%	104,374	0.25%	100.00%	6.72%	360	218
Total	2,212	62,254,799	100.00%	41,844,198			6.44%	357	210
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,478			11.00%	360	247
Average		28,144		18,917					

Stratification Report

La Hipotecaria Panama - Trust X
November 2019

For La Hipotecaria Panama
Cutoff Date: 11/30/2019

Original Property Value

Min: 12,000 Max: 110,000 Average: 30,471

Original Property Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
10,000 - 15,000	57	819,859	1.32%	510,811	1.22%	1.22%	6.22%	359	211
15,000 - 20,000	224	3,897,121	6.26%	2,438,188	5.83%	7.05%	6.48%	358	203
20,000 - 25,000	495	10,880,743	17.48%	7,050,734	16.85%	23.90%	6.56%	356	208
25,000 - 30,000	541	14,075,205	22.61%	9,281,501	22.18%	46.08%	6.28%	357	213
30,000 - 35,000	306	9,092,126	14.60%	6,119,571	14.62%	60.70%	6.27%	357	208
35,000 - 40,000	240	8,095,386	13.00%	5,650,267	13.50%	74.21%	6.55%	356	211
40,000 - 45,000	112	4,179,230	6.71%	2,917,615	6.97%	81.18%	6.57%	357	211
45,000 - 50,000	94	3,975,124	6.39%	2,812,073	6.72%	87.90%	6.41%	357	213
50,000 - 55,000	49	2,296,568	3.69%	1,616,245	3.86%	91.76%	6.75%	358	212
55,000 - 60,000	24	1,094,449	1.76%	753,730	1.80%	93.56%	6.82%	345	205
60,000 - 65,000	45	2,553,476	4.10%	1,775,644	4.24%	97.81%	6.34%	358	219
65,000 - 70,000	8	399,195	0.64%	284,874	0.68%	98.49%	5.55%	348	217
70,000 - 75,000	2	95,250	0.15%	72,112	0.17%	98.66%	6.71%	360	207
75,000 - 80,000	8	394,840	0.63%	297,025	0.71%	99.37%	6.66%	352	207
80,000 - 85,000	1	69,300	0.11%	36,617	0.09%	99.46%	6.75%	300	118
90,000 - 95,000	4	234,425	0.38%	168,793	0.40%	99.86%	6.96%	360	169
100,000 - 105,000	1	42,500	0.07%	34,152	0.08%	99.94%	7.00%	360	221
110,000 - 115,000	1	60,000	0.10%	24,446	0.06%	100.00%	8.00%	300	112
Total	2,212	62,254,799	100.00%	41,844,198			6.44%	357	210
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,478			11.00%	360	247
Average		28,144		18,917					

Stratification Report

La Hipotecaria Panama - Trust X
November 2019

For La Hipotecaria Panama
Cutoff Date: 11/30/2019

Original Loan To Value

Min: 15.00% Max: 100.00% WA (original balance): 94.29% WA (remaining balance): 94.12%

Original Loan To Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
10 %- 20%	2	20,000	0.03%	7,737	0.02%	0.02%	7.00%	264	132
20 %- 30%	2	36,400	0.06%	27,000	0.06%	0.08%	7.18%	360	222
30 %- 40%	10	141,919	0.23%	105,941	0.25%	0.34%	7.00%	354	213
40 %- 50%	14	333,848	0.54%	235,445	0.56%	0.90%	7.18%	335	190
50 %- 60%	30	774,559	1.24%	522,235	1.25%	2.15%	7.13%	349	181
60 %- 70%	50	1,242,696	2.00%	880,665	2.10%	4.25%	7.11%	343	196
70 %- 80%	81	2,231,901	3.59%	1,593,303	3.81%	8.06%	6.92%	345	197
80 %- 90%	211	5,720,346	9.19%	3,945,832	9.43%	17.49%	6.37%	350	196
90 %- 100%	1,812	51,753,130	83.13%	34,526,040	82.51%	100.00%	6.39%	358	213
Total	2,212	62,254,799	100.00%	41,844,198			6.44%	357	210
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,478			11.00%	360	247
Average		28,144		18,917					

Stratification Report

La Hipotecaria Panama - Trust X
November 2019

For La Hipotecaria Panama
Cutoff Date: 11/30/2019

Original Debt To Income

Min: 4.88% Max: 73.43% WA (original balance): 35.78% WA (remaining balance): 36.03%

Original Debt To Income	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	4	92,722	0.15%	55,710	0.13%	0.13%	6.98%	335	137
0 %- 10%	10	241,572	0.39%	153,667	0.37%	0.50%	6.38%	354	202
10 %- 20%	127	3,431,338	5.51%	2,234,101	5.34%	5.84%	6.27%	358	213
20 %- 30%	660	17,661,002	28.37%	11,595,947	27.71%	33.55%	6.40%	356	207
30 %- 40%	640	18,224,914	29.27%	12,316,128	29.43%	62.98%	6.41%	356	211
40 %- 50%	541	15,598,805	25.06%	10,530,188	25.17%	88.15%	6.49%	357	211
50 %- 60%	215	6,608,875	10.62%	4,691,099	11.21%	99.36%	6.54%	358	214
60 %- 70%	9	185,191	0.30%	120,151	0.29%	99.65%	6.63%	339	157
70 %- 80%	6	210,381	0.34%	147,208	0.35%	100.00%	6.26%	360	218
Total	2,212	62,254,799	100.00%	41,844,198			6.44%	357	210
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,478			11.00%	360	247
Average		28,144		18,917					

Stratification Report

La Hipotecaria Panama - Trust X
November 2019

For La Hipotecaria Panama
Cutoff Date: 11/30/2019

Original Mortgage Debt To Income

Min: 3.92% Max: 42.41% WA (original balance):24.84% WA (remaining balance): 24.96%

Original Mortgage Debt To Income	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	4	92,722	0.15%	55,710	0.13%	0.13%	6.98%	335	137
0 %- 10%	34	929,204	1.49%	602,153	1.44%	1.57%	6.45%	356	196
10 %- 20%	428	12,439,233	19.98%	8,269,266	19.76%	21.33%	6.34%	356	210
20 %- 30%	1,289	35,682,086	57.32%	23,808,926	56.90%	78.23%	6.42%	357	210
30 %- 40%	454	13,013,911	20.90%	9,040,467	21.61%	99.84%	6.56%	357	212
40 %- 50%	3	97,643	0.16%	67,677	0.16%	100.00%	6.62%	360	221
Total	2,212	62,254,799	100.00%	41,844,198			6.44%	357	210
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,478			11.00%	360	247
Average		28,144		18,917					

Stratification Report

La Hipotecaria Panama - Trust X
November 2019

For La Hipotecaria Panama
Cutoff Date: 11/30/2019

Original Borrower Rate

Min: 0.00% Max: 11.00% WA (original balance): 3.34% WA (remaining balance): 3.37%

Original Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	139	3,286,146	5.28%	2,001,169	4.78%	4.78%	3.97%	359	230
1% - 2%	213	4,348,372	6.98%	2,785,646	6.66%	11.44%	6.48%	359	212
2% - 3%	841	25,792,563	41.43%	17,478,440	41.77%	53.21%	6.40%	359	214
3% - 4%	481	14,645,177	23.52%	9,983,250	23.86%	77.07%	6.54%	358	205
4% - 5%	132	3,583,629	5.76%	2,401,166	5.74%	82.81%	6.74%	353	186
5% - 6%	13	371,333	0.60%	247,511	0.59%	83.40%	7.04%	343	187
6% - 7%	207	5,255,389	8.44%	3,589,894	8.58%	91.98%	6.77%	356	224
7% - 8%	178	4,751,107	7.63%	3,268,244	7.81%	99.79%	7.25%	345	194
8% - 9%	5	139,850	0.22%	64,966	0.16%	99.94%	7.98%	307	121
10% - 11%	2	64,796	0.10%	21,159	0.05%	99.99%	9.18%	360	205
11% - 12%	1	16,437	0.03%	2,752	0.01%	100.00%	11.00%	180	24
Total	2,212	62,254,799	100.00%	41,844,198			6.44%	357	210
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,478			11.00%	360	247
Average		28,144		18,917					

Stratification Report

La Hipotecaria Panama - Trust X
November 2019

For La Hipotecaria Panama
Cutoff Date: 11/30/2019

Original Subsidy

Min: 0.00% Max: 6.75% WA (original balance): 3.56% WA (remaining balance): 3.52%

Original Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	395	10,268,604	16.49%	6,971,011	16.66%	16.66%	7.03%	350	208
1% - 2%	7	211,922	0.34%	160,707	0.38%	17.04%	7.02%	360	208
2% - 3%	73	2,124,473	3.41%	1,511,252	3.61%	20.66%	6.96%	348	198
3% - 4%	368	11,404,104	18.32%	7,954,826	19.01%	39.67%	6.63%	357	211
4% - 5%	778	25,483,739	40.93%	17,222,919	41.16%	80.83%	6.37%	359	210
5% - 6%	415	8,934,158	14.35%	5,694,982	13.61%	94.44%	6.47%	359	205
6% - 7%	176	3,827,800	6.15%	2,328,502	5.56%	100.00%	4.31%	360	228
Total	2,212	62,254,799	100.00%	41,844,198			6.44%	357	210
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,478			11.00%	360	247
Average		28,144		18,917					

Stratification Report

La Hipotecaria Panama - Trust X
November 2019

For La Hipotecaria Panama
Cutoff Date: 11/30/2019

Remaining Term

Min: Max: 247 WA (original balance):210 WA (remaining balance): 212

Remaining Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 59	27	713,344	1.15%	308,040	0.74%	0.74%	7.09%	309	10
60 - 119	22	559,500	0.90%	275,527	0.66%	1.39%	7.30%	272	101
120 - 179	166	4,220,770	6.78%	2,525,379	6.04%	7.43%	6.61%	332	160
180 - 239	1,921	54,448,987	87.46%	37,149,416	88.78%	96.21%	6.60%	360	216
240 - 299	76	2,312,198	3.71%	1,585,836	3.79%	100.00%	1.72%	360	244
Total	2,212	62,254,799	100.00%	41,844,198			6.44%	357	210
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,478			11.00%	360	247
Average		28,144		18,917					

Stratification Report

La Hipotecaria Panama - Trust X
November 2019

For La Hipotecaria Panama
Cutoff Date: 11/30/2019

Remaining Balance

Remaining Balance	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 5,000	14	274,676	0.44%	42,764	0.10%	0.10%	7.23%	313	140
5,000 - 10,000	142	2,339,686	3.76%	1,214,875	2.90%	3.01%	6.46%	338	177
10,000 - 15,000	540	10,974,145	17.63%	6,940,524	16.59%	19.59%	6.49%	356	204
15,000 - 20,000	765	19,741,815	31.71%	13,104,638	31.32%	50.91%	6.33%	358	211
20,000 - 25,000	353	11,227,191	18.03%	7,876,569	18.82%	69.73%	6.57%	357	211
25,000 - 30,000	200	7,587,851	12.19%	5,427,635	12.97%	82.70%	6.56%	359	219
30,000 - 35,000	102	4,672,503	7.51%	3,309,479	7.91%	90.61%	6.39%	358	213
35,000 - 40,000	43	2,223,181	3.57%	1,599,269	3.82%	94.44%	6.46%	358	219
40,000 - 45,000	39	2,313,636	3.72%	1,663,303	3.97%	98.41%	6.48%	357	218
45,000 - 50,000	12	768,239	1.23%	559,371	1.34%	99.75%	5.64%	360	226
50,000 - 55,000	1	61,875	0.10%	50,294	0.12%	99.87%	6.25%	360	206
55,000 - 60,000	1	70,000	0.11%	55,478	0.13%	100.00%	7.00%	360	221
Total	2,212	62,254,799	100.00%	41,844,198			6.44%	357	210
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,478			11.00%	360	247
Average		28,144		18,917					

Stratification Report

La Hipotecaria Panama - Trust X
November 2019

For La Hipotecaria Panama
Cutoff Date: 11/30/2019

Current Loan To Value

Min: 1.09% Max: 84.87% WA (original balance): 63.22% WA (remaining balance): 64.04%

Current LoanTo Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 %- 10%	8	190,565	0.31%	21,773	0.05%	0.05%	6.76%	315	141
10 %- 20%	10	227,433	0.37%	57,778	0.14%	0.19%	7.63%	279	101
20 %- 30%	31	681,536	1.09%	299,068	0.71%	0.90%	7.08%	325	151
30 %- 40%	43	1,105,465	1.78%	615,792	1.47%	2.38%	6.88%	335	161
40 %- 50%	107	2,667,129	4.28%	1,605,245	3.84%	6.21%	6.40%	346	192
50 %- 60%	340	8,576,523	13.78%	5,503,142	13.15%	19.36%	6.19%	352	197
60 %- 70%	1,354	36,823,582	59.15%	24,992,135	59.73%	79.09%	6.47%	359	214
70 %- 80%	317	11,891,901	19.10%	8,674,538	20.73%	99.82%	6.40%	360	223
80 %- 90%	2	90,664	0.15%	74,727	0.18%	100.00%	6.33%	360	211
Total	2,212	62,254,799	100.00%	41,844,198			6.44%	357	210
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,478			11.00%	360	247
Average		28,144		18,917					

Stratification Report

La Hipotecaria Panama - Trust X
November 2019

For La Hipotecaria Panama
Cutoff Date: 11/30/2019

Current Borrower Rate

Min: 0.00% Max: 11.00% WA (original balance): 6.44% WA (remaining balance): 6.44%

Current Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	53	1,355,133	2.18%	846,652	2.02%	2.02%	0.00%	360	244
1% - 2%	1	25,000	0.04%	16,558	0.04%	2.06%	1.50%	360	221
2% - 3%	19	843,796	1.36%	616,096	1.47%	3.54%	2.39%	360	238
5% - 6%	36	1,142,469	1.84%	734,021	1.75%	5.29%	5.74%	359	201
6% - 7%	1,713	48,218,048	77.45%	32,289,220	77.17%	82.45%	6.53%	358	211
7% - 8%	384	10,483,635	16.84%	7,262,645	17.36%	99.81%	7.19%	350	199
8% - 9%	4	131,969	0.21%	65,722	0.16%	99.97%	8.09%	333	167
10% - 11%	1	38,312	0.06%	10,532	0.03%	99.99%	10.00%	360	205
11% - 12%	1	16,437	0.03%	2,752	0.01%	100.00%	11.00%	180	24
Total	2,212	62,254,799	100.00%	41,844,198			6.44%	357	210
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,478			11.00%	360	247
Average		28,144		18,917					

Stratification Report

La Hipotecaria Panama - Trust X
November 2019

For La Hipotecaria Panama
Cutoff Date: 11/30/2019

Current Subsidy

Min: 0.00% Max: 5.75% WA (original balance):.17% WA (remaining balance): .17%

Current Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	2,140	60,054,434	96.47%	40,379,009	96.50%	96.50%	6.64%	356	209
3% - 4%	19	843,796	1.36%	616,096	1.47%	97.97%	2.39%	360	238
4% - 5%	1	25,000	0.04%	16,558	0.04%	98.01%	1.50%	360	221
5% - 6%	52	1,331,569	2.14%	832,535	1.99%	100.00%	0.00%	360	244
Total	2,212	62,254,799	100.00%	41,844,198			6.44%	357	210
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,478			11.00%	360	247
Average		28,144		18,917					

Stratification Report

La Hipotecaria Panama - Trust X
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For La Hipotecaria Panama
Cutoff Date: 11/30/2019

Current Total Rate

Min: 0.00% Max: 11.00% WA (original balance): 6.61% WA (remaining balance): 6.61%

Current Total Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	1	23,564	0.04%	14,116	0.03%	0.03%	0.00%	360	223
5% - 6%	108	3,342,834	5.37%	2,199,210	5.26%	5.29%	2.58%	360	228
6% - 7%	1,713	48,218,048	77.45%	32,289,220	77.17%	82.45%	6.53%	358	211
7% - 8%	384	10,483,635	16.84%	7,262,645	17.36%	99.81%	7.19%	350	199
8% - 9%	4	131,969	0.21%	65,722	0.16%	99.97%	8.09%	333	167
10% - 11%	1	38,312	0.06%	10,532	0.03%	99.99%	10.00%	360	205
11% - 12%	1	16,437	0.03%	2,752	0.01%	100.00%	11.00%	180	24
Total	2,212	62,254,799	100.00%	41,844,198			6.44%	357	210
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,478			11.00%	360	247
Average		28,144		18,917					

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La Hipotecaria Panama - Trust X
November 2019

For La Hipotecaria Panama
Cutoff Date: 11/30/2019

Origination Year

Origination Year	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
1999	1	23,750	0.04%	5,281	0.01%	0.01%	7.00%	300	51
2000	1	23,304	0.04%	13,032	0.03%	0.04%	7.00%	360	131
2001	1	20,000	0.03%	11,448	0.03%	0.07%	7.00%	360	135
2002	4	89,143	0.14%	53,412	0.13%	0.20%	6.46%	360	151
2003	42	1,010,050	1.62%	573,756	1.37%	1.57%	6.58%	354	159
2004	62	1,576,397	2.53%	914,309	2.19%	3.75%	6.43%	349	161
2005	37	946,961	1.52%	588,800	1.41%	5.16%	6.65%	354	175
2006	262	6,848,982	11.00%	4,455,703	10.65%	15.81%	6.62%	353	193
2007	924	25,102,863	40.32%	16,958,431	40.53%	56.34%	6.59%	357	206
2008	645	19,413,958	31.18%	13,327,684	31.85%	88.19%	6.62%	358	220
2009	162	5,083,300	8.17%	3,490,553	8.34%	96.53%	6.75%	359	232
2010	71	2,116,092	3.40%	1,451,789	3.47%	100.00%	1.44%	359	244
Total	2,212	62,254,799	100.00%	41,844,198			6.44%	357	210
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,478			11.00%	360	247
Average		28,144		18,917					

Subsidy Expiration Year

Subsidy expiration Year	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	219	5,811,764	9.34%	4,134,124	9.88%	9.88%	7.20%	342	192
1999	1	26,309	0.04%	3,931	0.01%	9.89%	7.00%	300	144
2005	1	24,715	0.04%	16,426	0.04%	9.93%	6.75%	300	144
2007	3	69,377	0.11%	41,757	0.10%	10.03%	6.77%	335	184
2008	15	347,407	0.56%	229,855	0.55%	10.58%	6.93%	328	170
2009	29	829,921	1.33%	556,838	1.33%	11.91%	7.07%	347	154
2010	29	801,032	1.29%	562,797	1.34%	13.25%	7.10%	349	188
2011	55	1,381,826	2.22%	949,259	2.27%	15.52%	6.99%	350	181
2012	71	1,657,275	2.66%	1,154,261	2.76%	18.28%	6.66%	358	206
2013	93	2,401,499	3.86%	1,585,116	3.79%	22.07%	6.60%	358	192
2014	75	1,768,915	2.84%	1,119,774	2.68%	24.74%	6.33%	357	182
2015	44	1,187,049	1.91%	777,553	1.86%	26.60%	6.56%	358	183
2016	153	4,054,327	6.51%	2,590,749	6.19%	32.79%	6.39%	358	201
2017	683	18,786,367	30.18%	12,515,235	29.91%	62.70%	6.45%	359	211
2018	538	16,747,724	26.90%	11,335,131	27.09%	89.79%	6.63%	359	222
2019	135	4,280,173	6.88%	2,882,950	6.89%	96.68%	6.69%	360	233
2020	60	1,810,751	2.91%	1,208,689	2.89%	99.57%	0.75%	360	244
2022	2	61,510	0.10%	41,052	0.10%	99.67%	2.25%	360	215
2023	5	177,458	0.29%	120,039	0.29%	99.96%	2.15%	360	221
2025	1	29,400	0.05%	18,663	0.04%	100.00%	0.00%	360	246
Total	2,212	62,254,799	100.00%	41,844,198			6.44%	357	210
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,478			11.00%	360	247
Average		28,144		18,917					

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For La Hipotecaria Panama
Cutoff Date: 11/30/2019

Property Type

Property Type	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
COND	125	3,209,370	5.16%	2,133,584	5.10%	5.10%	6.54%	359	213
SFH	2,087	59,045,429	94.84%	39,710,614	94.90%	100.00%	6.43%	356	210
Total	2,212	62,254,799	100.00%	41,844,198			6.44%	357	210
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,478			11.00%	360	247
Average		28,144		18,917					

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Loan Purpose

Loan Purpose	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Cash Out Refinance	480	12,554,606	20.17%	8,851,931	21.15%	21.15%	6.97%	349	193
New Property	1,704	49,059,474	78.80%	32,530,005	77.74%	98.90%	6.29%	359	214
Used Property	28	640,719	1.03%	462,262	1.10%	100.00%	7.06%	348	208
Total	2,212	62,254,799	100.00%	41,844,198			6.44%	357	210
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,478			11.00%	360	247
Average		28,144		18,917					

Current Delinquency Status

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	1,852	52,228,650	83.89%	34,873,027	83.34%	83.34%	6.41%	356	209
30	219	6,245,057	10.03%	4,312,984	10.31%	93.65%	6.57%	359	213
60	71	1,964,789	3.16%	1,362,336	3.26%	96.90%	6.50%	359	215
90	32	808,404	1.30%	570,782	1.36%	98.27%	6.64%	356	215
120	17	417,833	0.67%	289,269	0.69%	98.96%	6.83%	360	203
150	5	130,489	0.21%	92,844	0.22%	99.18%	6.66%	360	217
180	2	57,401	0.09%	41,710	0.10%	99.28%	6.66%	360	224
240	4	109,901	0.18%	80,051	0.19%	99.47%	6.44%	346	203
270	1	24,746	0.04%	17,597	0.04%	99.51%	6.50%	360	216
330	1	26,739	0.04%	17,934	0.04%	99.56%	6.75%	360	229
360	1	41,915	0.07%	31,548	0.08%	99.63%	6.77%	312	165
390+	7	198,875	0.32%	154,118	0.37%	100.00%	6.49%	360	214
Total	2,212	62,254,799	100.00%	41,844,198			6.44%	357	210
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,478			11.00%	360	247
Average		28,144		18,917					

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For La Hipotecaria Panama
Cutoff Date: 11/30/2019

State

State	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Bocas del Toro	4	116,173	0.19%	79,603	0.19%	0.19%	6.62%	360	213
Chiriquí	228	6,130,699	9.85%	4,049,394	9.68%	9.87%	6.49%	356	214
Coclé	25	691,482	1.11%	465,276	1.11%	10.98%	6.55%	349	205
Colón	180	5,893,617	9.47%	4,101,889	9.80%	20.78%	6.49%	358	213
Herrera	93	2,632,932	4.23%	1,802,287	4.31%	25.09%	6.10%	359	219
Los Santos	33	860,573	1.38%	580,842	1.39%	26.48%	5.96%	360	214
Panamá	1,493	41,188,042	66.16%	27,500,780	65.72%	92.20%	6.50%	356	207
Veraguas	156	4,741,281	7.62%	3,264,127	7.80%	100.00%	6.02%	359	219
Total	2,212	62,254,799	100.00%	41,844,198			6.44%	357	210
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,478			11.00%	360	247
Average		28,144		18,917					

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Payment Method

Payment Method	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
ACH	31	832,484	1.34%	520,044	1.24%	1.24%	6.37%	337	188
DD	1,259	36,478,076	58.59%	24,678,451	58.98%	60.22%	6.38%	357	212
VOL	922	24,944,240	40.07%	16,645,703	39.78%	100.00%	6.53%	357	208
Total	2,212	62,254,799	100.00%	41,844,198			6.44%	357	210
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,478			11.00%	360	247
Average		28,144		18,917					

Employer

Employer	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
MINISTERIO DE EDUCACION (7)	265	8,406,484	13.50%	5,737,934	13.71%	13.71%	6.18%	358	218
C.S.S.JUBILADOS Y PENSIONADO	147	4,481,865	7.20%	3,041,669	7.27%	20.98%	6.39%	351	203
CAJA DEL SEGURO SOCIAL	95	2,719,604	4.37%	1,871,075	4.47%	25.45%	6.55%	356	209
MIN.DE GOBIERNO Y JUSTICIA (4)	72	1,992,695	3.20%	1,342,406	3.21%	28.66%	6.30%	360	215
MINISTERIO DE SALUD (12)	45	1,318,084	2.12%	897,169	2.14%	30.81%	6.45%	358	215
AUTORIDAD DEL CANAL DE PANAMA	23	913,173	1.47%	620,451	1.48%	32.29%	6.47%	350	205
JUBILADO POR CONTRALORIA.	19	559,822	0.90%	382,801	0.91%	33.20%	6.53%	358	208
COMPANIA GOLY, S.A.	11	220,926	0.35%	143,036	0.34%	33.54%	6.28%	360	222
CONDUCTOR DE TAXI	11	266,558	0.43%	183,203	0.44%	33.98%	6.61%	360	218
MANZANILLO INTL TERMINAL-PANAMA S.A	11	413,066	0.66%	292,197	0.70%	34.68%	6.58%	360	216
PRODUCTOS TOLEDANO	10	202,346	0.33%	124,019	0.30%	34.98%	6.63%	354	204
RIBA SMITH	10	232,169	0.37%	154,706	0.37%	35.35%	5.93%	356	211
COLON CONTAINER TERMINAL, S.A.	9	297,726	0.48%	204,003	0.49%	35.83%	6.64%	360	205
WMW PANAMA, S.A.	9	176,203	0.28%	108,205	0.26%	36.09%	5.80%	360	213
DELL PANAMA S. DE R.L.	8	243,994	0.39%	158,368	0.38%	36.47%	5.82%	360	212
INMOBILIARIA DON ANTONIO (CREDIREY, S.A.)	8	179,494	0.29%	113,549	0.27%	36.74%	6.43%	360	212
PANAMA PORTS COMPANY	8	247,057	0.40%	158,073	0.38%	37.12%	6.59%	360	217
UNIVERSIDAD DE PANAMA	8	240,438	0.39%	167,029	0.40%	37.52%	6.56%	360	215
ADMINISTRADORA DEL HOGAR	7	226,100	0.36%	164,568	0.39%	37.91%	6.82%	358	199
CLIENTE FALLECIDO	7	173,939	0.28%	79,978	0.19%	38.10%	6.50%	360	204
CLINICA HOSPITAL SAN FERNANDO	7	195,461	0.31%	131,994	0.32%	38.42%	6.58%	360	209
INDUSTRIAS LACTEAS	7	167,760	0.27%	111,265	0.27%	38.69%	6.58%	360	178
MUNICIPIO DE PANAMA	7	129,348	0.21%	89,701	0.21%	38.90%	6.76%	360	226
CUERPO DE BOMBEROS DE PMA.	6	174,476	0.28%	118,092	0.28%	39.18%	6.61%	360	207
FARMACIAS ARROCHA	6	174,952	0.28%	129,038	0.31%	39.49%	7.03%	360	221
HOSPITAL SANTO TOMAS	6	162,063	0.26%	103,341	0.25%	39.74%	5.41%	360	219
I.P.H.E.	6	286,601	0.46%	205,509	0.49%	40.23%	6.73%	360	222
MINISTERIO DE ECON. Y FINANZA	6	184,772	0.30%	127,623	0.30%	40.53%	6.53%	360	216
MINISTERIO DE GOBIERNO Y JUSTICIA	6	161,047	0.26%	101,138	0.24%	40.78%	6.64%	360	214
MINISTERIO PUBLICO (35)	6	162,947	0.26%	108,493	0.26%	41.03%	6.54%	360	216
ORGANO JUDICIAL	6	166,098	0.27%	108,579	0.26%	41.29%	6.84%	360	209
SOCIEDAD DE ALIMENTOS DE PRIMERA	6	171,499	0.28%	116,205	0.28%	41.57%	6.65%	360	222
Otros	1,354	36,606,032	58.80%	24,448,782	58.43%	100.00%	6.49%	357	209

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Total	2,212	62,254,799	100.00%	41,844,198	6.44%	357	210
Minimum		10,000		287	0.00%	180	0
Maximum		71,023		55,478	11.00%	360	247
Average		28,144		18,917			

Project

Project	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
REHIPOTECAS	500	13,058,934	20.98%	9,247,314	22.10%	22.10%	6.93%	350	195
LAS PRADERAS DE SAN ISIDRO	62	1,833,544	2.95%	1,275,158	3.05%	25.15%	6.53%	360	217
LAS PERLAS DE PILON	37	694,140	1.11%	448,838	1.07%	26.22%	6.43%	360	209
LA ARBOLEDA	29	823,472	1.32%	538,252	1.29%	27.51%	6.14%	360	219
RESIDENCIAL VALLE DORADO	24	645,365	1.04%	426,336	1.02%	28.52%	6.64%	356	210
RES. ALTOS DEL ANGEL	23	652,719	1.05%	440,344	1.05%	29.58%	6.45%	360	211
RESIDENCIAL EL TREBOL	23	505,176	0.81%	316,777	0.76%	30.33%	6.36%	358	212
CIUDAD HATO MONTAÑA	21	615,409	0.99%	401,619	0.96%	31.29%	6.56%	357	213
LA RIVIERA	19	599,681	0.96%	384,627	0.92%	32.21%	6.38%	360	192
RESIDENCIAL LOS NOGALES	17	504,487	0.81%	351,725	0.84%	33.05%	6.61%	360	216
Otros	1,457	42,321,872	67.98%	28,013,208	66.95%	100.00%	6.28%	358	214
Total	2,212	62,254,799	100.00%	41,844,198			6.44%	357	210
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,478			11.00%	360	247
Average		28,144		18,917					